

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MICHAEL J. MELTER
KELLY M. MELTER
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:15-10523 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 29, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/11/2015 and confirmed on 6/11/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		84,684.66
Less Refunds to Debtor	1,002.94	
TOTAL AMOUNT OF PLAN FUND		83,681.72

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,000.00	
Trustee Fee	3,666.54	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,666.54

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: 4376	0.00	41,582.25	0.00	41,582.25
	PNC BANK NA Acct: 4376	13,536.14	13,536.14	0.00	13,536.14
	ERIE WATER WORKS* Acct: 2490	1,480.48	1,480.48	0.00	1,480.48
	WELLS FARGO BANK NA D/B/A WELLS FA Acct: 8247	11,960.72	11,960.72	1,303.02	13,263.74
					69,862.61

Priority					
	MICHAEL J GRAML ESQ Acct:	0.00	0.00	0.00	0.00
	MICHAEL J. MELTER Acct:	0.00	0.00	0.00	0.00
	MICHAEL J. MELTER Acct:	646.16	646.16	0.00	0.00
	MICHAEL J. MELTER Acct:	356.78	356.78	0.00	0.00
	MICHAEL J GRAML ESQ Acct:	4,000.00	4,000.00	0.00	0.00

*** NONE ***

Unsecured					
	ECMC(*) Acct: 5654	10,838.74	1,208.07	0.00	1,208.07
	CAVALRY SPV I LLC - ASSIGNEE(*) Acct: 7872	8,133.35	906.53	0.00	906.53
	CAVALRY SPV I LLC - ASSIGNEE** Acct: 1802	702.23	78.27	0.00	78.27
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 8097	457.23	50.96	0.00	50.96
	CLINICAL ASSOCIATES IN RADIOLOGY++ Acct: 6525	0.00	0.00	0.00	0.00
	CLINICAL ASSOCIATES IN RADIOLOGY++	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 7071				
	AMERICAN INFOSOURCE LP AGENT - MIE	786.46	87.66	0.00	87.66
	Acct: 3061				
	DISCOVER BANK(*)	1,619.76	180.54	0.00	180.54
	Acct: 5133				
	ERIE COUNTY PUBLIC LIBRARY	0.00	0.00	0.00	0.00
	Acct: 7139				
	FEDERAL LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: 0005				
	FEDERAL LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: 0001				
	US DEPARTMENT OF EDUCATION	20,502.73	2,285.20	0.00	2,285.20
	Acct: 5654				
	FEDERAL LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: 0004				
	FEDERAL LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: 0006				
	FEDERAL LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: 0003				
	GMAC*	0.00	0.00	0.00	0.00
	Acct: 8834				
	HSBC CARD SERVICES++	0.00	0.00	0.00	0.00
	Acct: 4500				
	LVNV FUNDING LLC, ASSIGNEE	0.00	0.00	0.00	0.00
	Acct: 1208				
	LVNV FUNDING LLC, ASSIGNEE	0.00	0.00	0.00	0.00
	Acct: 1204				
	SACOR FINANCIAL INC++	0.00	0.00	0.00	0.00
	Acct: 7045				
	LVNV FUNDING LLC, ASSIGNEE	2,404.03	267.95	0.00	267.95
	Acct: 9662				
	PRA/PORTFOLIO RECOVERY ASSOC	441.11	49.17	0.00	49.17
	Acct: 8833				
	TEAM TURF	0.00	0.00	0.00	0.00
	Acct: 0157				
	HAMOT MEDICAL CENTER*	0.00	0.00	0.00	0.00
	Acct: 9544				
	HAMOT MEDICAL CENTER*	0.00	0.00	0.00	0.00
	Acct: 5999				
	AMERICAN INFOSOURCE LP AGENT FOR	194.96	21.73	0.00	21.73
	Acct: 5656				
	WIDGET FEDERAL CREDIT UNION D/B/A \	341.75	38.09	0.00	38.09
	Acct: 1732				
	THE ACCOUNTS RETRIEVABLE SYSTEM \	8,778.15	978.40	0.00	978.40
	Acct: 5654				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					6,152.57
TOTAL PAID TO CREDITORS					76,015.18

TOTAL CLAIMED	
PRIORITY	0.00
SECURED	26,977.34
UNSECURED	55,200.50

Date: 07/29/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

Imaged Certificate of Notice Page 5 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MICHAEL J. MELTER
KELLY M. MELTER
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:15-10523 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

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United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Michael J. Melter
Kelly M. Melter
DebtorsCase No. 15-10523-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: jmar
Form ID: pdf900Page 1 of 2
Total Noticed: 47

Date Rcvd: Jul 31, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2020.

db/jdb Michael J. Melter, Kelly M. Melter, 1338 West 35th Street, Erie, PA 16508-2444
 14043727 AES/College Savings Bank, P.O. Box 2461, Harrisburg, PA 17105-2461
 14043729 +Apothaker & Associates, P.C., 520 Fellowship Road, Suite C306,
 Mount Laurel, NJ 08054-3410
 14043740 Attn: Bankruptcy Department, HSBC Card Services, P.O. Box 5246,
 Carol Stream, IL 60197-5246
 14043755 +Attn: Bankruptcy Department, Verizon, 500 Technology Drive, Suite 550,
 Saint Charles, MO 63304-2225
 14043731 Attn: Bankruptcy Dept., Capital One Bank, P.O. Box 30285, Salt Lake City, UT 84130-0285
 14043730 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, P.O. Box 982235, El Paso, TX 79998-2235)
 14090362 +Cavalry SPV I, LLC, Assignee of Capital One Bank USA, N.A., Bass & Associates, P.C.,
 3936 E Ft. Lowell Road Suite #200, Tucson, AZ 85712-1083
 14043734 +Clinical Associates in, Radiology, P.C., 1741 West 26th Street, Erie PA 16508-1256
 14335297 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
 14043736 +Erie County Public Library, 160 East Front Street, Erie, PA 16507-1554
 14043737 Erie Water Works, 340 West Bayfront Parkway, Erie, PA 16507-2004
 14043738 FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
 14051819 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
 14043745 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
 14103350 +PNC Bank, NA, 3232 Newmark Drive, Miamisburg, OH 45342-5421
 14043742 Patricia A. Melter, 1274 Top Road, Erie, PA 16505-2564
 14043726 +Ratch Law Group, P.C., Edwin A. Abrahamsen & Associates, P.C.,
 409 Lackawanna Avenue, Suite 320, Scranton, PA 18503-2062
 14078915 U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184,
 Harrisburg PA 17106-9184
 14043754 UPMC Hamot Medical Center, c/o Patient Acct. Dept., 201 State Street, Erie, PA 16550-0001
 14043752 Udren Law Offices, P.C., Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200,
 Cherry Hill, NJ 08003-3620
 14049207 Wells Fargo Bank, N.A., P.O. Box 19657, Irvine, CA 92623-9657
 14043756 Wells Fargo Dealer Services, P.O. Box 25341, Santa Ana, CA 92799-5341

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

E-mail/PDF: rmscedi@recoverycorp.com Aug 01 2020 09:50:49
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,
 Miami, FL 33131-1605
 14080211 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 01 2020 04:36:59
 American InfoSource LP as agent for, Verizon, PO Box 248838,
 Oklahoma City, OK 73124-8838
 14047327 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 01 2020 04:36:59
 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941,
 Oklahoma City, OK 73126-8941
 14043728 +E-mail/Text: bky@americanprofit.net Aug 01 2020 04:28:41 American Profit Recovery,
 34405 W. 12 Mile Road #379, Farmington, MI 48331-5608
 14043732 E-mail/Text: cms-bk@cms-collect.com Aug 01 2020 04:27:35 Capital Management Services,
 698 South Ogden Street, Buffalo, NY 14206-2317
 14043733 +E-mail/Text: bankruptcy@cavps.com Aug 01 2020 04:28:39 Cavalry Portfolio Services,
 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322
 14097022 +E-mail/Text: bankruptcy@cavps.com Aug 01 2020 04:28:39 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 14046890 E-mail/Text: mrdiscen@discover.com Aug 01 2020 04:27:22 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 14043735 E-mail/Text: mrdiscen@discover.com Aug 01 2020 04:27:22 Discover Financial Services,
 P.O. Box 3025, New Albany, OH 43054-3025
 14043739 +E-mail/Text: ally@ebn.phinsolutions.com Aug 01 2020 04:27:15 GMAC, P.O. Box 535160,
 Pittsburgh, PA 15253-5160
 14043741 +E-mail/PDF: resurgentbknofifications@resurgent.com Aug 01 2020 04:35:07 LVNV Funding LLC,
 P.O. Box 10497, Greenville, SC 29603-0497
 14064906 E-mail/PDF: resurgentbknofifications@resurgent.com Aug 01 2020 04:35:04
 LVNV Funding, LLC its successors and assigns as, assignee of GE Money Bank,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14043743 E-mail/Text: bankruptcydpt@mcme.com Aug 01 2020 04:28:15 Midland Credit Management, Inc.,
 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
 14043746 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 01 2020 09:30:04
 Portfolio Recovery Associates, Riverside Commerce Center, 120 Corporate Blvd.,
 Norfolk, VA 23502
 14101241 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 01 2020 09:30:04
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 14043747 E-mail/Text: bk@revenuegroup.com Aug 01 2020 04:28:50 Revenue Group,
 4780 Hinckley Industrial Pkwy., Suite 200, Cleveland, OH 44109
 14055832 E-mail/PDF: rmscedi@recoverycorp.com Aug 01 2020 09:50:49
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605

District/off: 0315-1

User: jmar
Form ID: pdf900

Page 2 of 2
Total Noticed: 47

Date Rcvd: Jul 31, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14043750 E-mail/PDF: gecsed@recoverycorp.com Aug 01 2020 09:04:34 SYNCB/Sam's Club,
Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
14043748 +E-mail/Text: bkcy@sacor.net Aug 01 2020 04:28:39 Sacor Financial Inc.,
1911 Douglas Blvd. #85-205, Roseville, CA 95661-3811
14043749 E-mail/PDF: gecsed@recoverycorp.com Aug 01 2020 09:04:34 Synchrony Bank/Lowe's,
Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
14043751 E-mail/Text: Nikki.Luebke@TeamTurfErie.com Aug 01 2020 04:27:12 Team Turf, 11008 U.S. 19,
Waterford, PA 16441
14067681 +E-mail/Text: annes@accountsretrievable.com Aug 01 2020 04:27:33
The Accounts Receivable System, Inc., c/o Harold Rosenblatt, Pres., PO Box 386,
Bellmore, NY 11710-0386
14043753 +E-mail/Text: ebn@unique-mgmt.com Aug 01 2020 04:28:44 Unique Management Services, Inc.,
119 E. Maple Street, Jeffersonville, IN 47130-3439
14043757 +E-mail/Text: collections@widgetfinancial.com Aug 01 2020 04:28:18 Widget Financial,
2154 East Lake Road, Erie, PA 16511-1140

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC Bank, National Association
cr* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
14043744 ##+Penn Credit Corporation, 916 S. 14th Street, Harrisburg, PA 17104-3425

TOTALS: 1, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 02, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on July 29, 2020 at the address(es) listed below:

Elizabeth Lamont Wassall on behalf of Creditor PNC Bank, National Association pabk@logs.com,
ewassall@logs.com
James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgrou@kmlawgroup.com
Lauren Berschler Karl on behalf of Creditor PNC Bank, National Association lkarl@rascrane.com,
lbkarl03@yahoo.com
Michael J. Graml on behalf of Joint Debtor Kelly M. Melter mattorney@neo.rr.com,
mjgraml@verizon.net
Michael J. Graml on behalf of Debtor Michael J. Melter mattorney@neo.rr.com,
mjgraml@verizon.net
Office of the United States Trustee ustpre@region03.pi.ecf.usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Stuart P. Winneg on behalf of Creditor PNC Bank, National Association swinneg@udren.com,
cblack@udren.com

TOTAL: 8